

SMALLER FARMS FOR OLD VIRGINIA

That Is the Latter Day Cry.
Big Plantations Being
Cut Up.

COMPANY OUT FOR PURPOSE

Atwood-Kennedy Company Buy
Big Dinwiddie Plantation to
Make Little Farms.

There is a growing tendency in Virginia to cut up the old plantations of huge dimensions into small farms, that is, the way from five acres up to a hundred, but mainly not greater than fifty acres. The more rapid this tendency grows the better it will be for the prosperity of the Old Dominion, for the man with the small farm, instead of the broad acre plantation, will necessarily have to be an intensive farmer, whether he was raised to that idea or not, and intensive farming is the demand of the hour.

I was very much interested in a talk the other day with a man who has gone into the small farm business, that is, to say, he and his associates saw the tendency to small farms, and felt well they knew that to the man or the man who exert their energies to the encouragement and pushing along of this tendency there are good profits coming.

Small Farm Company Incorporated. Thus it comes about that the Atwood-Kennedy Company was incorporated with \$50,000 to \$100,000 capital. The business of the company is to get control by purchase or otherwise of large plantations in Virginia, develop them, cut them up into small farms of from even five acres up to, say fifty or more acres and sell them on good terms to men who are ready to engage in intensive farming on the good and rich lands of old Virginia, where any and every thing can be made to produce in response to modern methods of cultivation.

The company, which now has offices in Petersburg and Kenbridge, and will, within the next month, open an office in Richmond, also, is managed by these officers: C. E. Atwood, president; D. T. Kennedy, Jr., vice-president; D. T. Kennedy, Secretary and Treasurer. This company has absorbed the real estate concerns of D. T. Kennedy & Co., of Kenbridge, and J. T. McKenna & Co., of Brimley, Mr. McKenna has charge of the Petersburg office, and N. W. Bell, formerly of Richmond, holds down the Kenbridge office and the other officers overlook both and are much on the go in search of big plantations to be cut up into small farms.

First Investment in Dinwiddie. The company has just purchased outright a plantation in Dinwiddie County that measures something over 525 acres and this is being surveyed and laid off into small farms, and near about the center a little town is expected to grow up and for this purpose fifty or sixty acres have been laid off into lots, and in due time there will be an auction sale of manufacturing sites, business lots and residences. The farm is located on the Seaboard Air Line Railroad, in Dinwiddie County, six miles from Petersburg and twenty-eight from Richmond. The station, located near the center of the property, is known on the map as Burgess, and it is around this station that the town is to spring up. The plantation purchased by this enterprising company was known for many years as the "Burgess Farm" and later it was equally as well known as Oakland Stock Farm. Right through its center runs one of the best roads in the State, and has been accepted as one of the links in

If You Contemplate Making a Change in a

Home for Your Horses

Phone Madison 5635.

Shenandoah Stables

Sales and Boarding.

Meadow and Marshall Streets.

You are invited to call and inspect old new stables.

FOR

OUT-DOOR

ADVERTISING

CONSULT

The Burton System

Richmond, Va.

COMMERCIAL SIGN PAINTERS.

The W. B. Catlett

Electric Company

525 East Main Street.

Wiring of residences a specialty. Electric and combination fixtures. The largest show-room in the South.

Place Your Order

Before the Rush

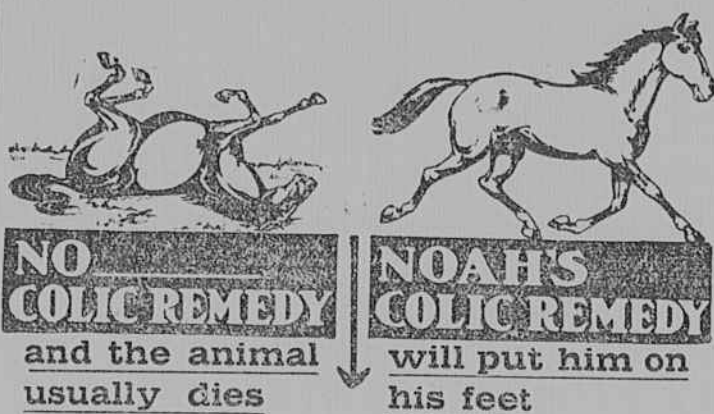
Protect Your Homes

and Reduce Your Insurance

By installing my system of Lightning Rods on your homes, stores and other buildings. Safe and give protection. Send me a postal for information.

W. A. ROBERTSON,

Croft, Va.



Every Horse Owner

Dreads that most dangerous disease—Colic. It requires quick treatment, and a bottle of some good colic remedy should always be on hand for the emergency.

I wish to warn you to beware of remedies made up of dope—an animal with a weak heart or run-down condition cannot stand being drugged. When the reaction sets in they usually die.

Noah's Colic Remedy contains no dope whatever, and is harmless in its effects and guaranteed to cure. Given on the tongue—any one not afraid to go up to the animal can administer.

At Shockoe Slip I cured a mule belonging to Jno. Tyler & Co. in less than fifteen minutes with two doses of my Colic Remedy, while more than one hundred people looked on in amazement.

Louis B. Martin

Read What Others Say:

"My mare had a most severe case of colic and from her actions—wallowing, groaning and biting at her side—knew that she was in great pain. I instructed my stable man to administer at once a teaspoonful of Noah's Colic Remedy. From so small a dose it was surprising to note the almost magic relief given. In twenty minutes she appeared to be out of pain. To owners of horses and cows I would recommend that they keep on hand as I do, an assortment of Noah's remedies. One never knows when he may need them, and quick help with me in this case. W. C. Hill, 10 So. Third Street, Richmond, Va."

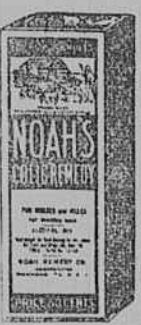
Noah's Colic Remedy—a bottle, and worth \$5 to any stock owner.

Noah's Fever Remedy for fever, coughs, colds, distemper, influenza, fine troubles and the treatment of milk fever in cows. 50c. and 1c.

Noah's Liniment is the best family and stable remedy. Contains linseed oil, camellia, ammonia, naphtha, benzine, or pain-killers, and is a sure cure for all kinds of rheumatism, sprains, cuts, bruises, etc. 50c. and 1c.

Noah's Kura-Kut Ointment for fresh cuts, old sores, scratches, collar chafe, sore backs and thrush in the horse's feet cannot be beat. 25c. per can.

Sold by all dealers in Medicine or sent prepaid on receipt of price. Made in Richmond, Va. by Noah Remedy Co.



the much-talked-of Capital-to-Capital Highway.

Rich Granite Quarry There.

Adjoining the proposed town of Burgess and right by the side of the railroad tracks in one of the finest deposits of granite in the State, and this the company proposes to develop at once, thus creating the first big business enterprise at Burgess. Sixty acres will be reserved for this quarrying business, and that, with the fifty or sixty acres that will be made into town lots around Burgess Station, will leave the company about 425 acres to be cut up into small farms and these will be sold privately. The home place on the farm has a splendid sixteen-room residence and all of the necessary outbuildings. The land is splendidly adapted to fruit and truck of all kinds, and with Richmond and Petersburg for markets, there can be no doubt of the abundant financial success of the Dinwiddie County truster.

The old Burgess place has been famous for years for its fine tobacco, and have been the adjoining farms also. Two of the adjoining neighbors have made big money in the last few years growing tobacco and grain. The late

VIEWS AND NEAR VIEWS; HINTS AND SUGGESTIONS

As to "Made in Richmond" Parade—One Breed at a Time—Elastic Currency Wanted. Reduce Speed in Autumn—Various Hints on Many Topics.

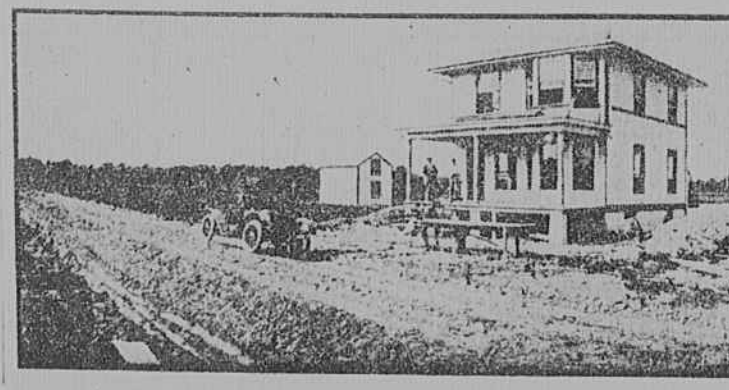
By FRANK S. WOODSON,

Industrial Editor.

This column is open to contributors who have something to say of a suggestive nature, and who are willing to make hints and suggestions looking to the better development of the good old State of Virginia. West Virginia and North Carolina, and who can hold their suggestions down in any one issue to from 150 to 200 words. Such communications, addressed to the Industrial Editor, will receive prompt attention.

That "Made in Richmond" Parade. Last week I suggested to the manufacturers of this city that a grand "Made in Richmond" parade could be made a splendid and good paying feature of the coming State Fair. During the past week a half a dozen or more manufacturers of saleable articles have patented me on the plan, and said I would carry the scheme through. Well, I can't carry it through, I was

supposed to be at the end of my row when I made the suggestion. The whole business is up to the manufacturers themselves. I now make this further suggestion: Let several of the manufacturers get together in a meeting to be called this week, or the next at the farthest, and take the matter up in a business like way. Perhaps the best mode of procedure would be to employ a slightly young man to go at once to every manufacturer in the city and prevail upon them to get up a float for the "Made in Richmond" parade and display. Then, of course, some money will have to be raised for music, etc. The preparation of the floats would cost each "float" very little, for their wagons could easily be made into floats. Other cities have had moving expositions, and at times when there was no special fair or exposition, or other feature to attract to the city any extra crowds of people, and according to the reports I have seen in the papers of those cities the parades have proven very profitable.



Ohio Man's New Found Home Near West Point.

by all means let's have the "MADE IN RICHMOND" parade during the fair week.

Stick to One Good Thing.

A citizen of this city who operates a farm in connection with his big business in town, has modeled me the other day and said: "I have been reading after you closely, and have been believing in you, but I am beginning to think rather hard of you. When I became an agriculturist I determined to follow your advice on the poultry raising subject. I bought chicks of several fine breeders and made coops and chicken houses according to your hints and suggestions and succeeded right along all the lines you laid down and now I have to report general failure. I have lots of chickens—chickens of many kinds, but they are all lazy, don't bustle for a living and just eat their heads off as the saying is. I think I will go back to the old-fashioned country chickens that have some industry and know something about making their own living in the surrounding woods and fields."

His friend has gone wrong in trying to raise too many kinds of chickens. In this connection I have lately been reading of a man who last year cleared over \$50,000 on chickens, and eggs for hatching purposes, and he attributes his success largely to his determination to stick to just one strain and one breed. He raises nothing but the ringlet strain of Harford Plymouth Rocks. He does not mix the chickens in any way. The gentleman referred to is E. B. Thompson, of America, N. Y., and he is said to be the largest breeder of one variety of chickens in the world. Mr. Thompson is a leading member of the American Poultry Raisers' Association, and the facts about his operations I have set forth above were brought out at the annual meeting of that association recently held in Nashville, Tenn.

Where the Bankers Stand.

"Holland," the well known newspaper correspondent, who is said to be expert when he comes to treat financial matters, in commenting on the forthcoming meeting of the National Bankers' Association says: "The American Bankers are not committed either to the so-called Aldrich plan or to any other, but they are, with practical unanimity, committed to such change in our banking and currency system as will provide for an elastic currency, as well as away with the rigid bond-secured currency and will also provide for some kind of a central reserve association in which the people, through the government, will be adequately represented. This subject will be one of the leading ones under discussion at the meeting of the Bankers' Association."

Beautiful Old Virginia.

The autumn is here, and as soon as the warm September sun begins to get dim the woods and the fields in Old Virginia will be putting on their loveliest clothes and paraphernalia, and no woods and fields on earth can do lovelier fall clothes than those of this good old Commonwealth. Whoever drives his or her automobile at a rate above six or eight miles an hour while traveling the country roads of Virginia in the lovely autumn season ought to be arrested on a charge of ignorance and bad taste, for surely any rate of speed above that will cause the tourist to miss sights and beauty that are worth traveling miles and miles to see.

The Commissioner's Wise Hint.

Commissioner of Agriculture Keiser has just issued from the Department of Agriculture of Virginia Bulletin No. 65, which he devotes almost entirely to the subject of growing wheat by the intensive methods, and shows how by proper preparation of the soil proper seedling and proper working of the wards the lands of Virginia can be made to double the yield of what on each acre, and then he says:

"By introducing a careful, a more systematic and intensive method of growing wheat we can make our soils more fertile and more productive and bring them up to such a state of cultivation that any following crop or crops on such land will yield more profitable returns. Then there is the pleasure and satisfaction that we have in growing, reaping and gathering large crops and securing large returns per acre. It is something to be proud of, to talk about and to show others. Let us grow more wheat per acre. It is within the reach of every farmer to double the State average. How many farmers are in the State who will consent to make this yield and report this determination to the Commissioner of Agriculture?"

Virginia Lands in Demand.

Here are some hints that real estate men and others in the sections of the State named should hop onto like a duck on a June bug.

E. S. Cooper, Washington and Third Streets, Burlington, Iowa, wants to know about farms in the vicinity of Charlottesville, Virginia, whether the land is worn out and whether the cultivation of apples, small fruit and vegetables can be made profitable on a ten and to twenty-acre tract.

J. J. Burns, Glen Ellyn, Ill., wants information about character of soil, prices of land, crops, etc., in King George, Westmoreland and Richmond Counties, Virginia.

REAL ESTATE AND BUILDING NEWS

(Continued From First Page.)

Let on Governor Street for \$16,000. 227 feet on Cary and Mulberry Streets for \$9,500, and Nos. 115 and 417 Harrison Street for \$3,750.

There were many other sales on the small order, but for reasons of their own the agents don't like very much to talk about them.

Two men who handle suburban properties report business with them only fairly active, but some few nice sales were made and a splendid outlook for good fall business is encouraging to all the boys.

THE STOCKHOLDERS OF THE FIRST NATIONAL BANK AND THE NATIONAL BANK OF VIRGINIA

Have ratified the recommendations of their respective Boards of Directors, consolidating the two institutions under the name of the

First National Bank OF RICHMOND, VIRGINIA

Previous to moving into their elegant new building, the combined institution will occupy, beginning September 3d, temporary quarters at

900 East Main Street
Corner Ninth and Main

amply prepared and equipped to take care of the customers of the old institutions and such others as may feel the desire to take advantage of enlarged facilities. While this institution is now the largest between Philadelphia and New Orleans, we desire the public to distinctly understand that SMALL ACCOUNTS ARE CORDIALLY INVITED AND WILL BE ENCOURAGED. A modern, up-to-date Savings Department will be maintained and conducted for the benefit and use of the thrifty.

W. M. HABLSTON,
Chairman of the Board.
JNO. M. MILLER, Jr.,
Vice-President.

JNO. B. PURCELL,
President.
W. M. ADDISON,
Cashier.

BOARD OF DIRECTORS
W. M. Habliston, Chairman.
W. M. Addison,
H. L. Cabell,
T. M. Carrington,
T. A. Cary,
A. H. Christian, Jr.,
Geo. L. Christian,
S. Dabney Crenshaw,
Charles Davenport,
G. A. Davenport,
Jno. C. Easley,
O. H. Funsten,
Eppa Hunton, Jr.,
Jno. M. Miller, Jr.,
Frederick E. Nolting,
John B. Purcell,
Wm. T. Reed,
R. G. Rennolds,
T. M. Rutherford,
E. A. Saunders, Jr.,
F. Sitterding,
I. Stern,
S. W. Travers,
J. G. Tinsley,
B. Rand Wellford,
A. D. Williams,
F. D. Williams,
John Skelton Williams,
T. C. Williams, Jr.,
Jno. T. Wilson,
Henry W. Wood,
Coleman Wortham.

EUROPEAN WAY OF FINANCING FARMS

(Continued From First Page.)

same time they have been of inestimable value to the farming classes.

Membership in the Popular Banks. The average membership of the Popular Banks is 629, as contrasted with only ninety-two for the strictly rural banks. The class most largely represented are the independent farmers or cultivators of small or medium sized holdings. These, together with the artisans constitute about one-half of the total membership. The different classes of persons who compose the membership of the banks in 1910 are shown below according to percentage.

Independent agriculturists (farmers, etc.)	26.57
Wage-earning agriculturists (laborers, etc.)	2.41
Artisans	23.63
Mechanics, manufacturers, etc.	19.72
Workmen, apprentices and wage-earners generally	10.33
Professional men, civil servants, clerks, etc.	8.93
Persons living on pensions, or possessing independent means.	8.79

Total membership 100,000. The popular banks have an aggregate membership of 600,000. In the case of three-fifths of the institutions the liability of the members is unlimited. The value of the shares is rather high, the average for all banks being \$50 per share in American money.

Business Done. Broadly speaking, the popular banks carry on every kind of banking business. Their primary object, however, is to grant loans to their members. The most of these are for short periods, although loans for longer periods of long duration are made with securities or mortgages as the basis.

Where special guarantees, such as pledges or mortgages, are not given, the loans are guaranteed by sureties or by bonds. A small number of loans are granted without guaranty of any kind.

During the year 1910 the popular banks in Germany made loans to their members of more than \$1,000,000. The total business done was over \$3,000,000, or about 1 per cent. of total business of the banks.

The net profit available for distribution after deduction of interest on borrowed capital, depreciation and the various losses, exceeded \$4,500,000, representing 8 1/2 per cent on the share capital.

The greater part of the net profit was distributed as dividend; the remainder was carried to the reserve funds, or, to a small extent, devoted to objects of public utility. The rate of dividends distributed varies considerably from bank to bank, ranging generally from 5 to 7 per cent of the paid-up share capital. There were, however, over nineteen banks which distributed a dividend of more than 10 per cent, and one in which a 25 per cent dividend was paid.

Both the Raiffeisen, or the rural banks, and the Schulze-Delitzsch, or popular banks, are the basis of co-operative credit institutions in other European countries and in Great Britain and Ireland. The two systems embody also principles and methods which are most feasible for adaptation to the needs of our own farming communities.

HENRY S. HUTZLER & CO
BANKERS
SOLICIT YOUR PATRONAGE
IN ALL LINES OF
GENERAL BANKING.
INTEREST ALLOWED
ON SAVINGS ACCOUNTS

Sound Banking Methods

The methods of this bank are such as to insure to every customer and stockholder the absolute security of every cent entrusted to the bank's care.

This requires the making of loans and investments that are not only safe, but which can be turned into cash on short notice. This is the most vital part of the banking business.

Strict adherence to such sound banking methods is one of the settled policies of the

National Bank of Virginia

MAIN AND NINTH STREETS

3% In Savings Department

With Ample Reserves and Resources

This bank extends a cordial welcome to all opening bank accounts.

Loans on Real Estate and Collateral.

Business, Personal and Savings Accounts wanted.

Bank of Commerce and Trusts

Ninth and Main Streets.

PROTECTION

Of the depositors' interests has been the keynote of the success of

Richmond's Strictly Commercial Bank

Such protection has earned for it a well-deserved reputation for strength and security—and the confidence of its patrons.

Planters National Bank

OF RICHMOND, VIRGINIA.

Capital \$3,000,000.00
Surplus and Profit \$1,000,000.00

Three Per Cent Interest, Compounded Semi-Annually, Paid in Savings Department.